

**Information to identify the case:**

Debtor 1	<u>Tibor T Lengyel</u>	Social Security number or ITIN	xxx-xx-8145
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lorrie Lengyel</u>	Social Security number or ITIN	xxx-xx-1038
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-38490-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tibor T Lengyel

Lorrie Lengyel

2/7/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tibor T Lengyel  
 Lorrie Lengyel  
 Debtors

Case No. 12-38490-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Feb 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db/jdb Tibor T Lengyel, Lorrie Lengyel, 57 Cedarcliffe Drive, Wayne, NJ 07470-4446  
 513532829 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19105  
 513532837 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166  
 513613213 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 513532848 NJ Division of Taxation, Bankruptcy Unit, PO Box 245, 50 Barrack Street, 9th Fl, Trenton, NJ 08695-0267  
 513726819 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
 513532850 Springleaf Financial S, Wayne Crest Shoppi, Wayne, NJ 07470  
 513532851 Td Bank N.a., 444 Boulevard, Elmwood Park, NJ 07407  
 513597200 +Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438  
 513532854 +Valley National Bank, 31-00 Broadway, Fair Lawn, NJ 07410-3955  
 513532855 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397  
 513532858 +Wachrl/Wells Fargo, Attn: Centralized Bankruptcy MAC R4057-0, Po Box 13765, Roanoke, VA 24037-3765

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2018 22:56:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 07 2018 22:56:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513566095 EDI: HNDA.COM Feb 07 2018 22:28:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 513532823 EDI: HNDA.COM Feb 07 2018 22:28:00 American Honda, PO Box 168088, Irving, TX 75016  
 513532825 EDI: HNDA.COM Feb 07 2018 22:28:00 American Honda Finance, Po Box 168088, Irving, TX 75016  
 513532822 +EDI: AMEREXPR.COM Feb 07 2018 22:28:00 American Express, American Express Special Research, Po Box 981540, El Paso, TX 79998-1540  
 513757719 EDI: BECKLEE.COM Feb 07 2018 22:28:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513532827 EDI: BANKAMER.COM Feb 07 2018 22:28:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410  
 513532828 EDI: BANKAMER.COM Feb 07 2018 22:28:00 Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713  
 513532832 EDI: CITICORP.COM Feb 07 2018 22:28:00 Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507, Kansas City, MO 64195  
 513532838 EDI: CITICORP.COM Feb 07 2018 22:28:00 Exxmbclciti, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195  
 513532853 EDI: CITICORP.COM Feb 07 2018 22:28:00 Unvl/citi, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195  
 513613494 EDI: BL-BECKET.COM Feb 07 2018 22:28:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513532830 +EDI: CHASE.COM Feb 07 2018 22:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513532831 +EDI: CHASE.COM Feb 07 2018 22:28:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 513532833 +EDI: WFNBNB.COM Feb 07 2018 22:28:00 Comenity Bank/anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417  
 513543646 EDI: DISCOVER.COM Feb 07 2018 22:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 513532834 +EDI: DISCOVER.COM Feb 07 2018 22:28:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 513532835 +EDI: TSYS2.COM Feb 07 2018 22:28:00 Dsnb Bloom, Macy's Bankruptcy Dept., 9111 Duke Blvd., Mason, OH 45040-8999  
 513532836 +EDI: TSYS2.COM Feb 07 2018 22:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 513532839 +EDI: RMSC.COM Feb 07 2018 22:28:00 GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 513532840 +EDI: RMSC.COM Feb 07 2018 22:28:00 GEMB / Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104  
 513532841 +EDI: HFC.COM Feb 07 2018 22:28:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 513532842 +EDI: HFC.COM Feb 07 2018 22:28:00 Hsbc/bstby, Po Box 5253, Carol Stream, IL 60197-5253  
 513532843 +E-mail/Text: camanagement@mtb.com Feb 07 2018 22:56:28 Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1478  
 513532844 EDI: IRS.COM Feb 07 2018 22:28:00 Internal Revenue Service, PO Box 7346, Centralized Insolvency Unit, Philadelphia, PA 19101-7346  
 513532845 +EDI: CBSKOHL.COM Feb 07 2018 22:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 513532846 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Feb 07 2018 22:56:44 Marriott Ownership, 1200 Bartow Rd. Suite 14, Lakeland, FL 33801-5901  
 513812325 EDI: PRA.COM Feb 07 2018 22:28:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 47

Date Rcvd: Feb 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513804040 EDI: PRA.COM Feb 07 2018 22:28:00 Portfolio Recovery Associates, LLC,  
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
513840963 EDI: PRA.COM Feb 07 2018 22:28:00 Portfolio Recovery Associates, LLC,  
c/o Elan Financial Services, POB 41067, Norfolk VA 23541  
513532849 +EDI: SEARS.COM Feb 07 2018 22:28:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
513532852 +EDI: WTRRN BANK.COM Feb 07 2018 22:28:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475  
513532856 +EDI: TSYS2.COM Feb 07 2018 22:28:00 Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053,  
Mason, OH 45040-8053  
513532857 +EDI: WFFC.COM Feb 07 2018 22:28:00 Wachov/ftu/Wells Fargo, Po Box 31557, Mac B6955-01b,  
Billings, MT 59107-1557

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513532826\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
513532824\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda, PO Box 168088, Irving, TX 75016)  
513532847\* +Marriott Ownership, 1200 Bartow Rd. Suite 14, Lakeland, FL 33801-5901

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Christopher J. Balala on behalf of Joint Debtor Lorrie Lengyel cbalala@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
Christopher J. Balala on behalf of Debtor Tibor T Lengyel cbalala@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
David L. Stevens on behalf of Debtor Tibor T Lengyel dstevens@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
David L. Stevens on behalf of Joint Debtor Lorrie Lengyel dstevens@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com

TOTAL: 7